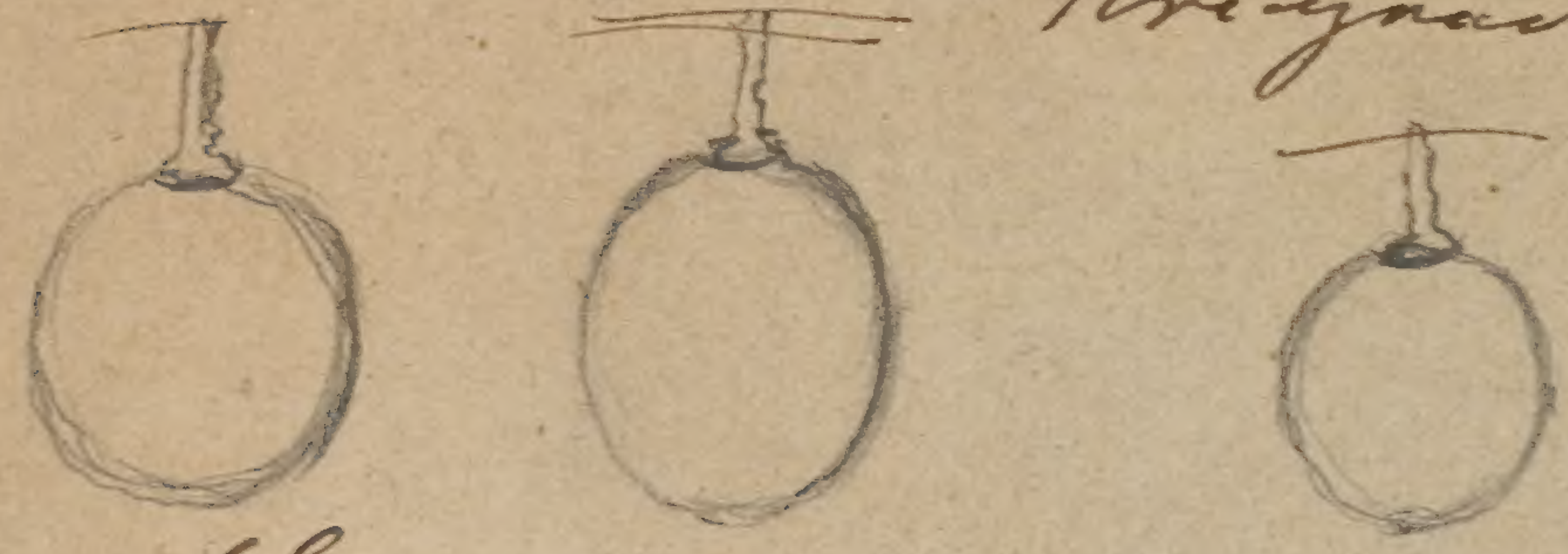
Vitis vinifera 300

early red variety at Julie Engelmann's house

Kreuznach Aug 9 1868 (early season)


larger globose
oval
smaller globose

berries from the same bunch

black with bloom, green pulp — not yet fully sweet

berries often 2 seeded, larger ones 3 seeded, rarely a fourth rudimentary or complete seed. —

Bunches 3–3½ inches long, 2–2½ thick, very compact.

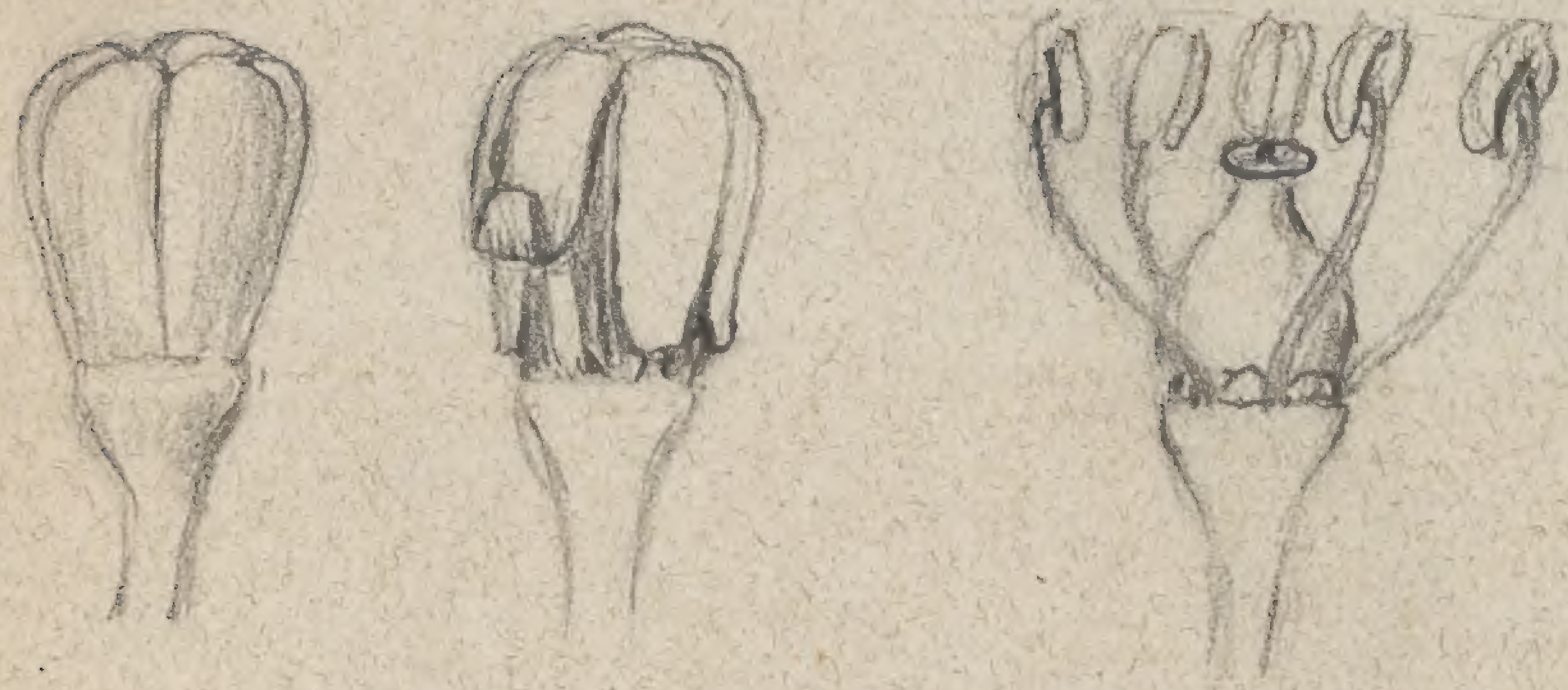
Notebook 2

Folder 25

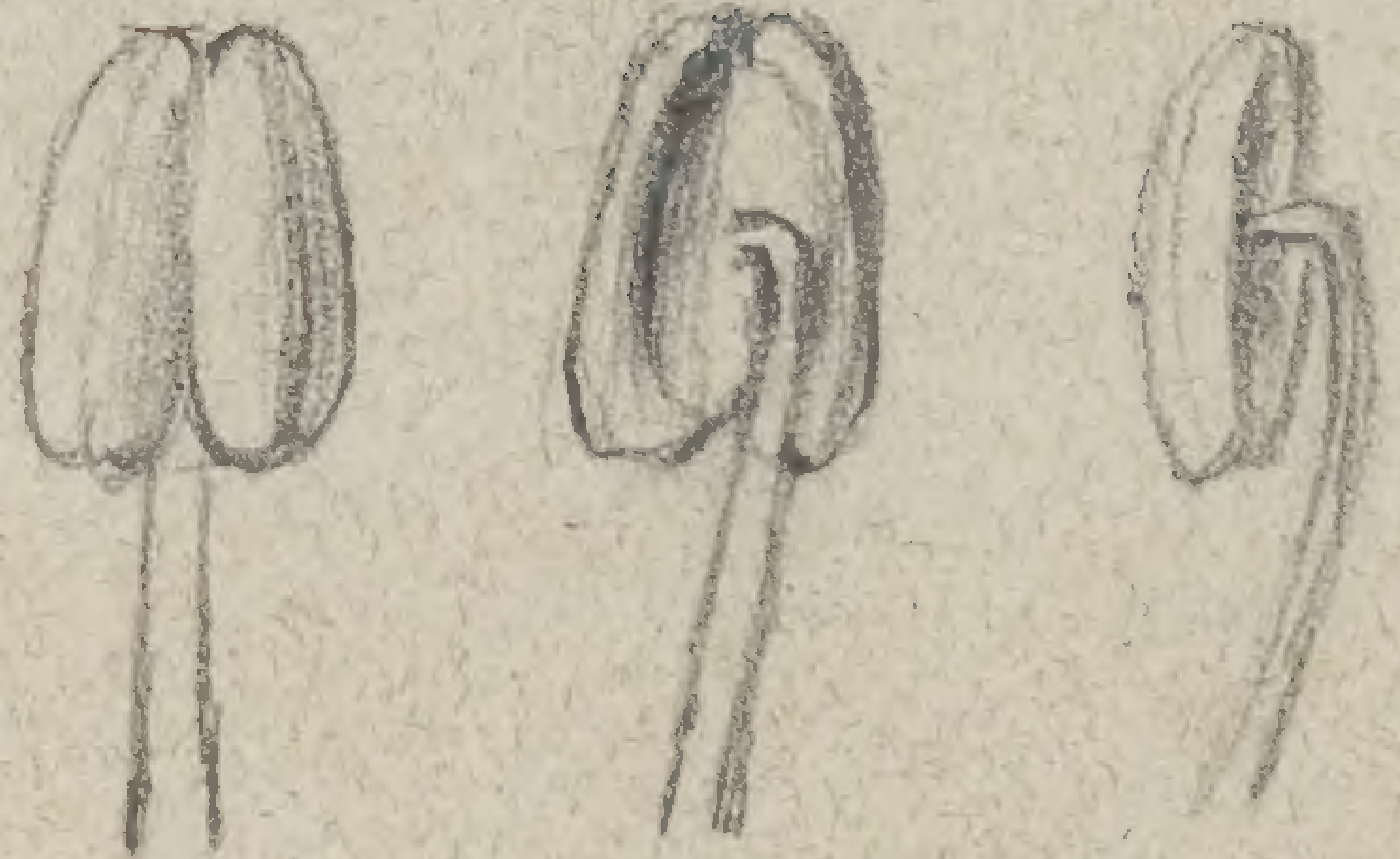
Vitis vinifera Hort Bot Berlin Jun 19 1869

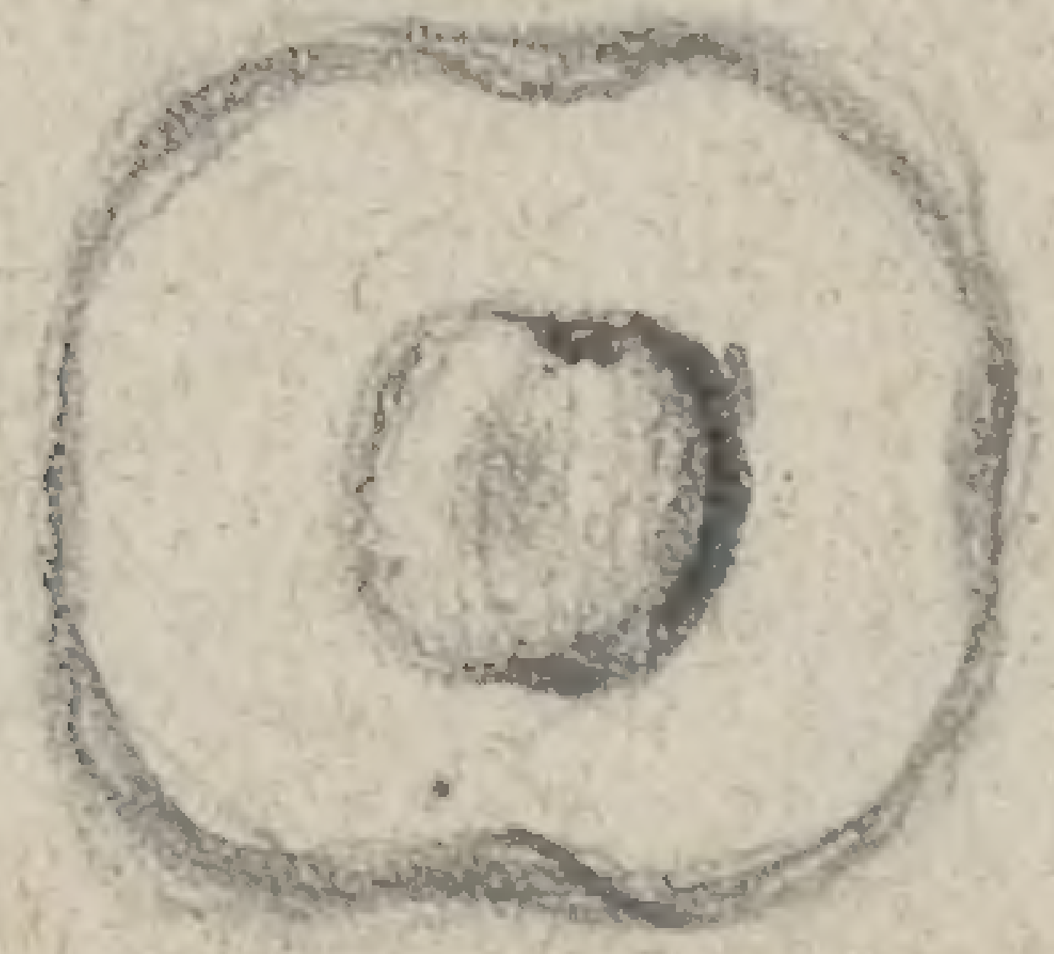
301

×4



×10





ovary & stigma top view

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MO

Folder 26

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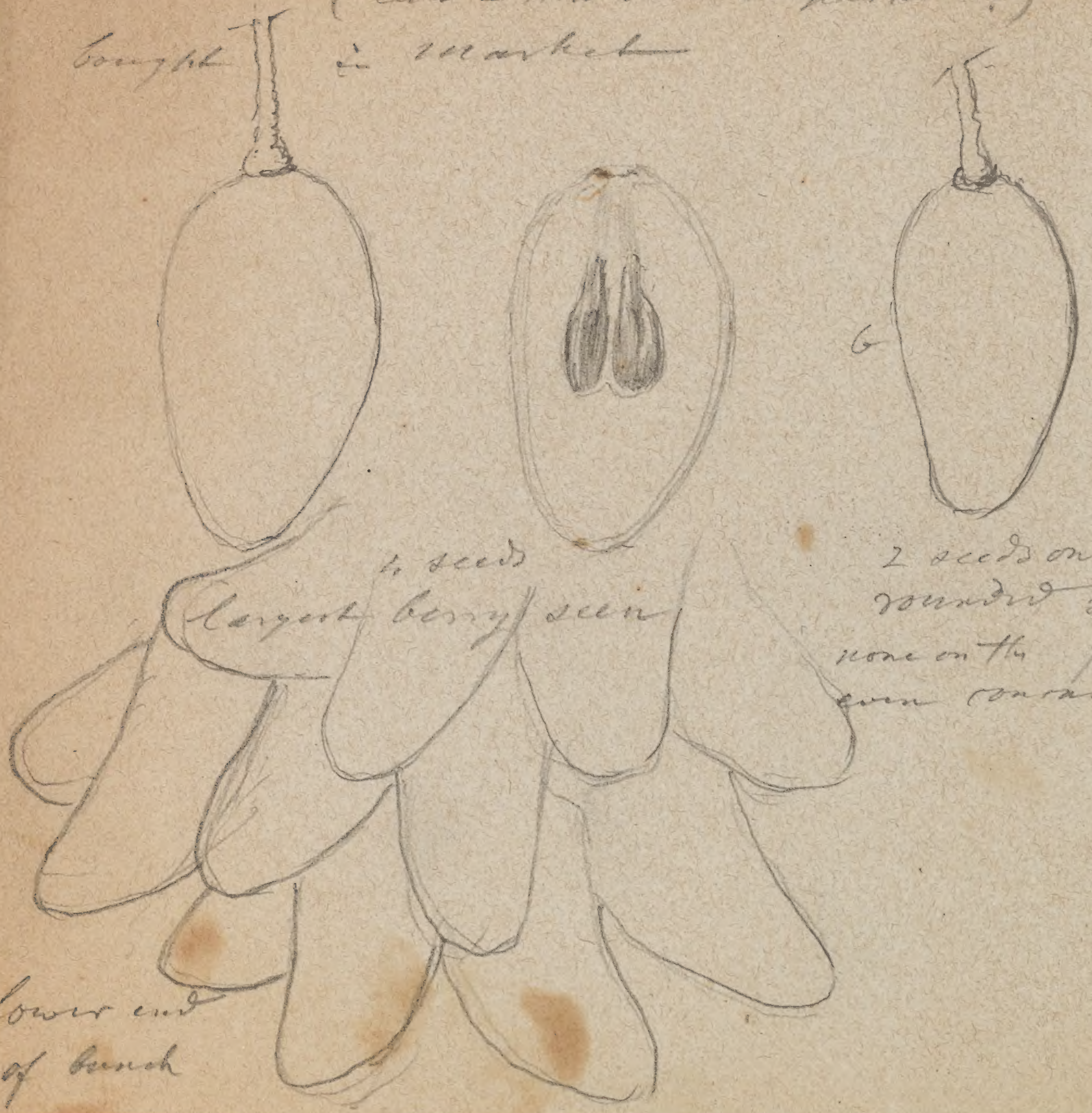
Vitis

Florence 9 Octob 1868

"Uva galletta" in Florence

(Cult. in Hort. dei Semplici ?)

bought in market


b
a
4 seeds
largest berry seen
lower end of bunch

often 3 smaller ones 2 or even 1 rarely, largest ones, 4 seeds

Dense bunch of grapes

pulp hard, fleshy, very sweet with a regular little cavity for the seeds

2 seeds on the rounded side, a, none on the flatter or even concave side, b.

302

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cm
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0 1 2 3 4 5 6 7 8 9 10
cm
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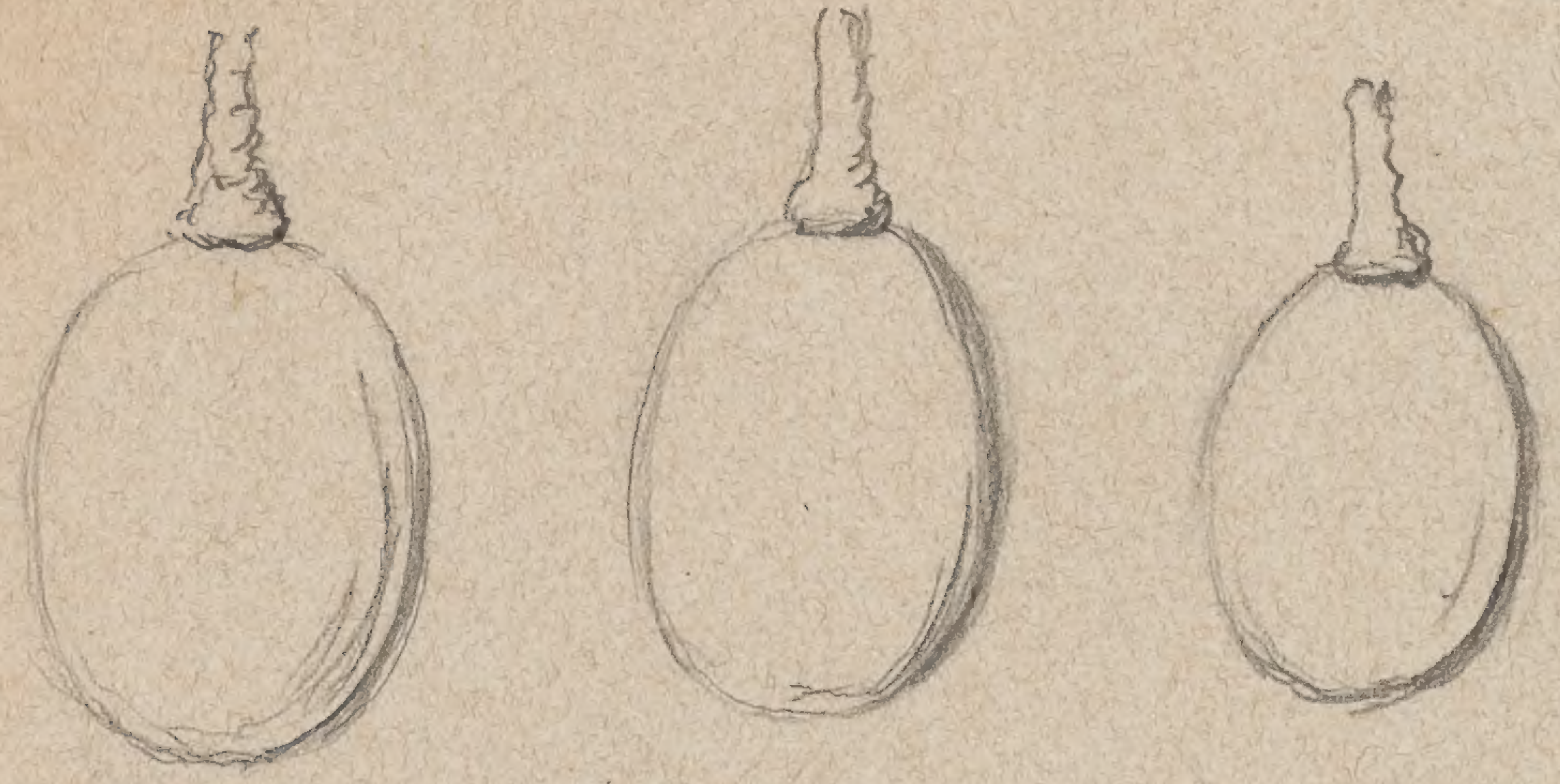
Vitis vinifera
var

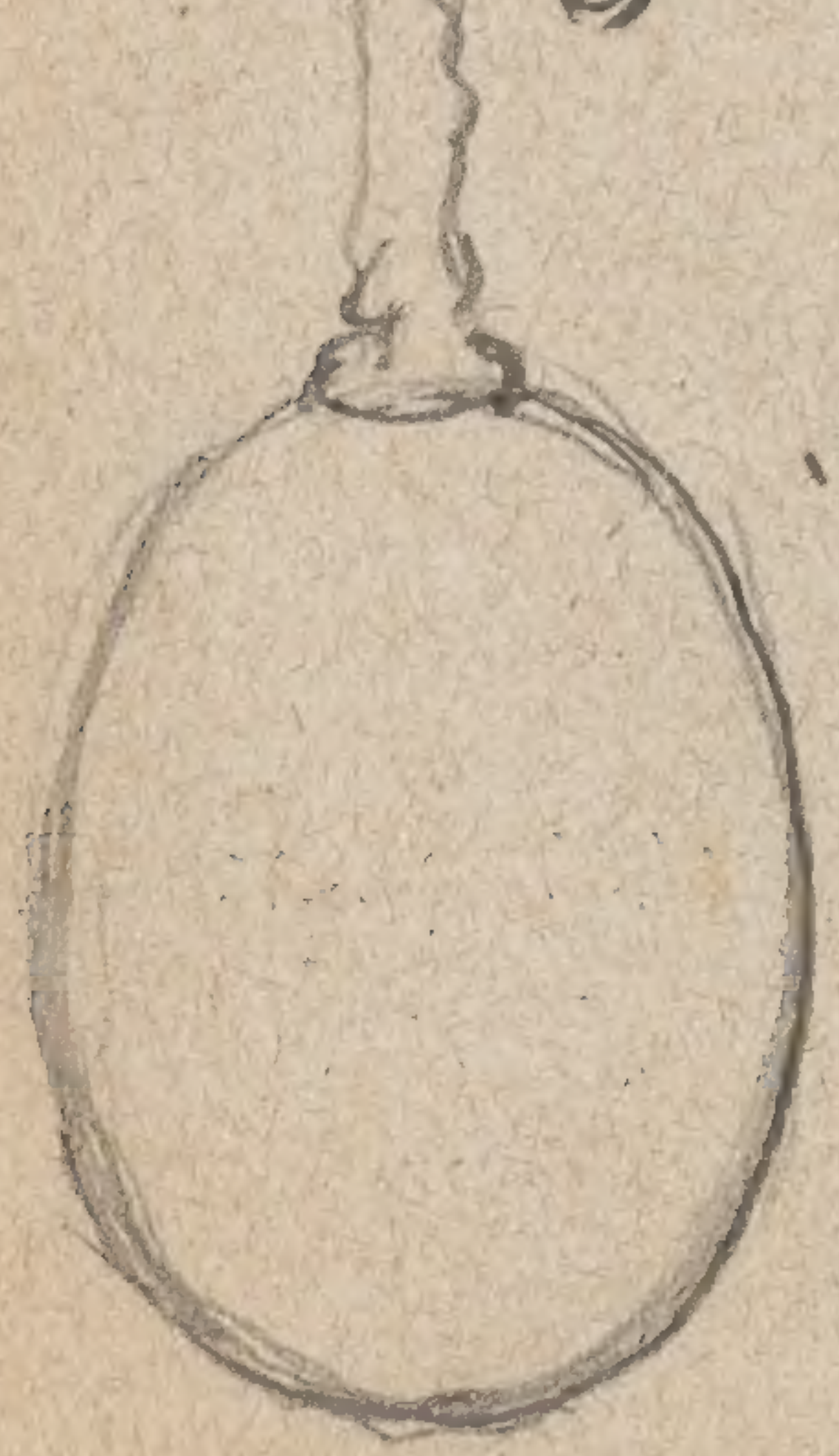
Naples Dec 3d 1868

303



Large bunches, long and loose with large oval berries of very different size, white with a brownish tinge, thick skinned, rather fleshy, apparently keeping best, as they are almost the only kind now seen at the fruit stands. — Seeds 1 or 2, rarely 3
3 unusually thick at the lower end

18–26 mm long
13–18 mm thick



This grape is called here "Catelanesca"

Prof Pasquale has published a Catalogue of the varieties cult. at Naples

It keeps till Christmas or New Year.

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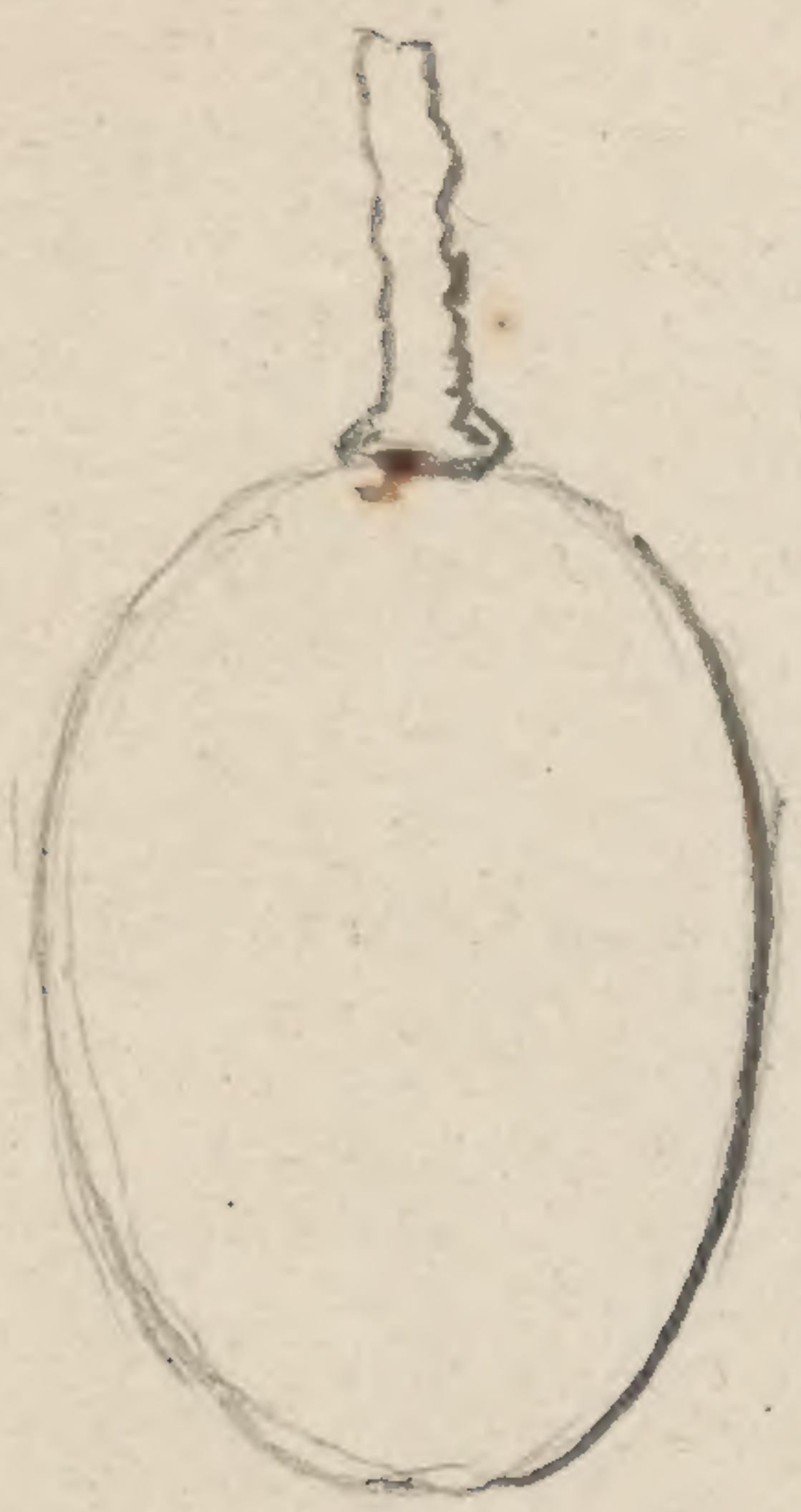
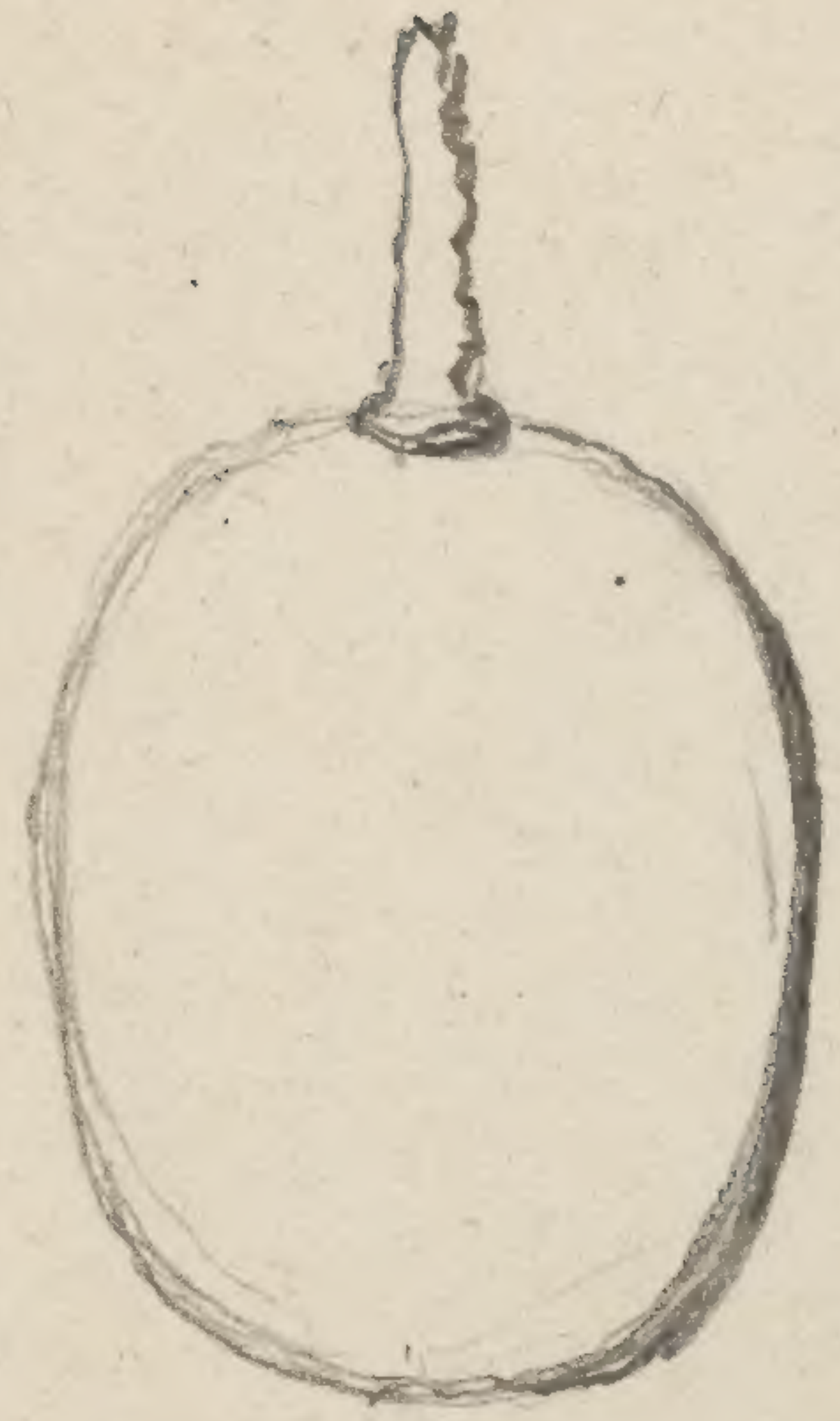
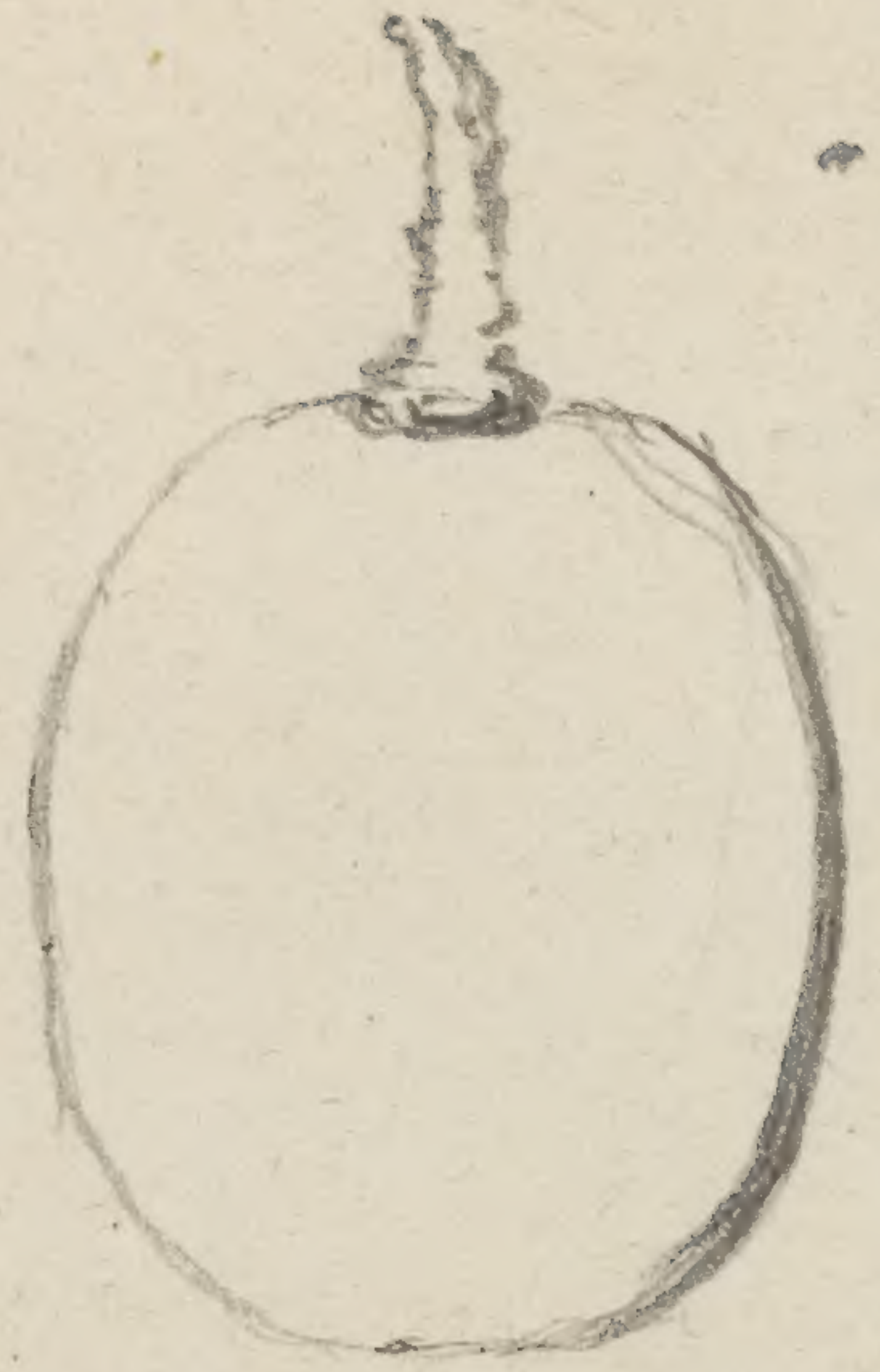
Febr 6 1870



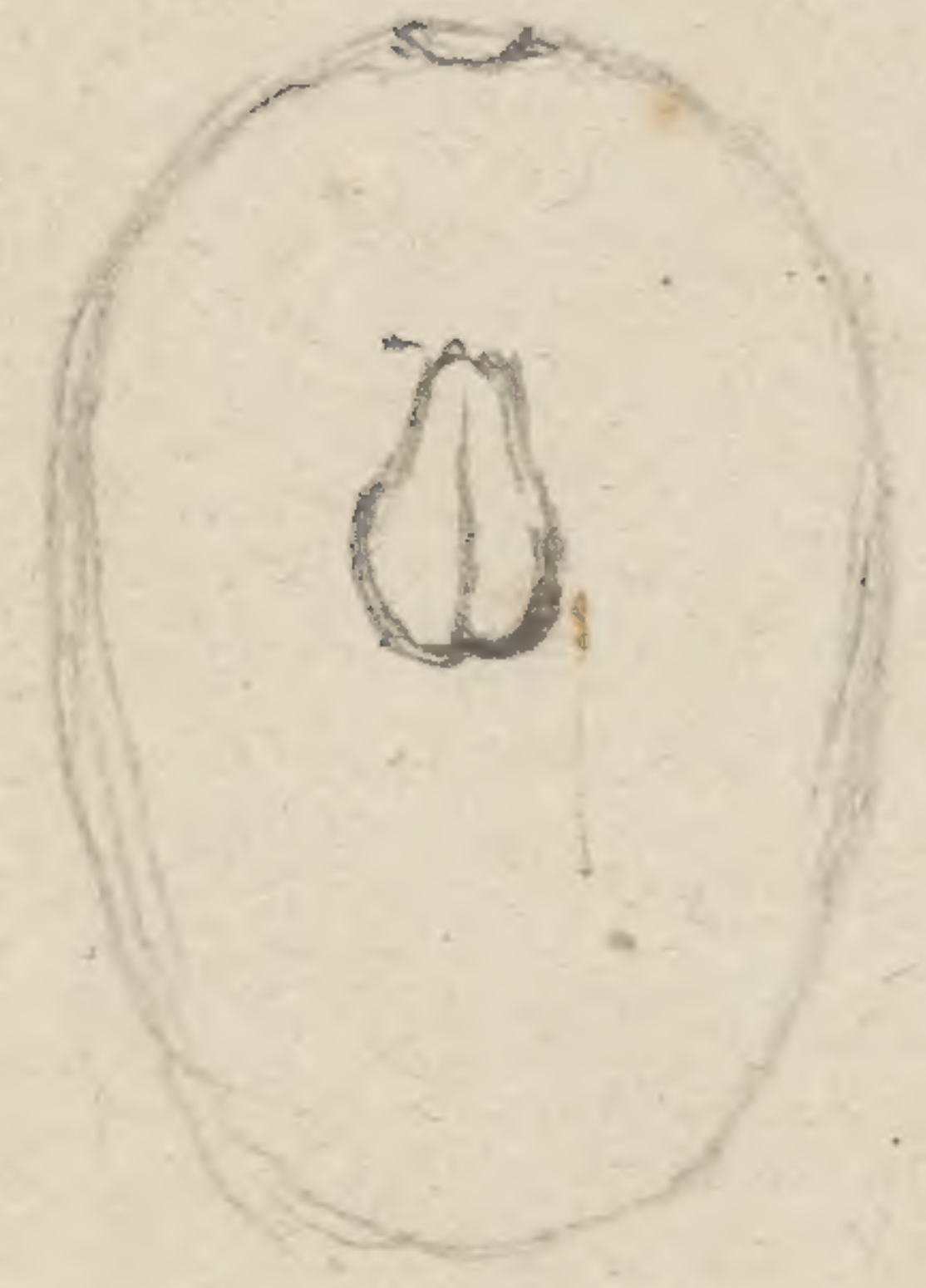
2 seeds



3 seeds



4 seeds



"Malaga Grapes"
different berries
from one bunch

25 - 27 mm long
18 - 22 mm diamet.
usually 2, very rarely
1. 3 or 4 seeds

skin thin
pulp very firm

304

M. W. ALEXANDER,
SOUTH-EAST CORNER FOURTH AND MARKET STREETS,
ST. LOUIS.

Vitis vinifera sylvestris Guss. flor. Sic. 1. 278

foliis subtus pubescentibus glabrisve palmato-lobatis, lobis sinuato-dentatis, racemis pendulis -- Aprili, Majo.--

Caules in nemoribus inter arbores alte scandentes -- -- Baccae in hac varietate parvae, acidulo-dulces nigrae.

305

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0 1 2 3 4 5 6 7 8 9 10
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Unger, botanische Streifzüge I Nahrungspflanzen. Wien 1857
(Sitzungsberichte KK. Acad. Wissensch. XXIII p. 159.)

p. 223 über das Vaterland der Rebe Vitis vinifera ist kein Zweifel: Südl. Theil d. Caucasischen Kette, Armenien, d. südcaspischen Länder.

vol. 38 p. 69: die Pflanzen des alten Aegyptens.

p. 91 König Mykerinos starb 3090 a Chr. ist in der 3ten Pyramide zu Gizeh beerdigt – nicht in Byssus sondern grobes Wollzeug gewickelt. – also gab es damals schon Lein.

p. 82 Weinbau reicht in die ältesten Zeiten hinauf; scheint schon zur Zeit der Pyramiden bereits schon bekannt gewesen zu sein: bildliche Darstellung von Opfergaben an Trauben u. Wein. Weingärten; Überbleibsel v. Trauben in Gräbern.

Unter u. Oberägyptische, mareotische Wein wird unterschieden; u. weisser u. rother.

die Priester erhielten ihr bestimmtes Maass Wein. Herodot, 2.60, beschreibt das Bubastisfest, wo Wein in Menge consumirt wurde.

Osiris soll der Urheber des Weinbaus sein

p. 83 Zizyphus spina christi (Nabak) und Sycomore waren die einzigen in Aegypten einheimischen Obstsorten — Dattel, Feige, Granate eingeführt.

p. 113 Cordia myxa L. die Sebesten-Brustbeere, aus Ostindien eingeführt kommt auch ohne Zweifel vor, Berlin Mus. 454 von Kunth Mimusops Elengi genannt, gehört ohne Zweifel hierher.

p. 114. Wein schon zur Zeit der Pyramiden bereits cultivirt Herodot spricht von οἶνος ἀμπέλινος

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erzählt auch, daß Rosinen in den Leib des der Isis geopferten Stiers gestopft wurden. In Berlin u. Wien sind alte egyptische Weinbeeren

The Wine grape of the old world, *Vitis vinifera*, Linn. finds its place between *Vitis riparia* and *Vitis aestivalis*; though many of its cultivated varieties have berries as large and larger than any American grapevine, the wild and the seedlings that have run wild in the woods, and also some of the cultivated varieties, especially the true wine grapes, bear fruit not larger than these.

The Wine grape is characterized by smoothish, when young, shining, more or less deeply 5- and even 7-lobed leaves; lobes pointed and sharply toothed; seeds obtuse at the upper end or mostly notched; raphe indistinct. In some varieties the leaves and branchlets are hairy and even downy when young, in some wild forms considerably so.

This plant has been in cultivation as far back as history furnishes us dates. Not only do we read of it in the most ancient profane and sacred history, but even the mummies sepulchres of the of ancient Egypt have preserved us its fruit (large sized berries) and seed, and in the lacustrian habitations of northern Italy ~~their~~ its seeds have been found.

Its native country seems to be the region south of the Caucasus mountains, but throughout those parts of Europe where wine is grown it has become naturalized since time immemorial. It is a remarkable fact, that while the best wine is grown on dry hillsides, the naturalized plant thrives best in the rich woods alluvial on the banks of the larger rivers. In the wild bottom woods of the Danube below Vienna, which in their aspect and even in their vegetation[×] so closely resemble our Mississippi bottoms,

[×] A predominant tree is the Cottonwood, here *Populus nigra* the Elm, the Maple, and even the Ash, the Oak, ~~and~~ Cornus and ~~the thorn~~ (Crataegus) are found here – of course in species different from the American ones; sand ridges and miry sloughs alternate ~~there as here~~ with rich alluvion there as well as here

~~It may have be~~

The wine grape has been in cultivation as far back as history furnishes us dates. Not only do we read of it in the most ancient profane and sacred history, but even the mummies of Egypt furnish us with their fruit ~~and seed~~ ~~(together very~~ (largesized berries) and seed; and in the lacustrine habitations of Italy north their seeds have been found.

308

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	6	7	8	9	10	11	12
	13	14	15	16	17	18	19
	20	21	22	23	24	25	26
	27	28	29	30	...	...	...
Oct..	...	...	...	...	1	2	3
	4	5	6	7	8	9	10
	11	12	13	14	15	16	17
	18	19	20	21	22	23	24
	25	26	27	28	29	30	31
	...	...	...	...	...	...	...
Nov..	1	2	3	4	5	6	7
	8	9	10	11	12	13	14
	15	16	17	18	19	20	21
	22	23	24	25	26	27	28
	29	30	...	...	...	...	...
Dec..	...	...	1	2	3	4	5
	6	7	8	9	10	11	12
	13	14	15	16	17	18	19
	20	21	22	23	24	25	26
	27	28	29	30	31	..	...
	...	...	...	...	...	...	...

Und es gab noch manchen andern
Unvorhergeſeh'nen Krach—
Manchem an der Wiener Börſe

Wie im Großen,
Auch Chicago macht ſich groß;
Seinen Stadtſchatzmeiſter ward es,
Aber auch die Gelder los.
Was nur war zu unterſchlagen,
Bracht' die Bande hübſch bei Seit' —
Und das Volk, das mußt' es tragen,
Volkes Rücken iſt gar breit.
Was ſolid und feſt ſich nannte,
War in Wahrheit eitel Trug —
Eines Tages platzt die Blaſe
Und bankrott war dann Jay Cooke.
Eine Panik, wie noch ſelten
Zog durch's Land, ſo Mancher fiel —
Wenn auch freilich unverſchuldet —
Opfer Andrer Börſenſpiel.

* * *

Düſter, grauſig iſt das Bild wohl,
Das der Ocean enthüllt —
Tauſende gedenken ſeiner
Heute ſchmerz= und gramerfüllt.
Meeres wildgethürmte Wogen
Wurden da zum naſſen Sarg
Denen, die dem trügeriſchen
Waſſer trauten ohne Arg.
Die Atlantic war's, der Northfleet,
Dann die City Waſhington,
Von der Ville du Havre kamen
Auch nur Wenige davon.
Und des Nordpols Eisgebirgen
Ward zum Opfer Capt. Hall,
Der Polaris muth'ger Führer....
Ach, wer zählt die Namen all'?
Reiche Ernte hielt der Tod auch
In der großen Männer Schaar.
Liebig ſtarb, es ſtarb Agaſſiz—
Chaſe verſchied im letzten Jahr.

Die dicht gedrängten grünen
Trauben von der Haardt
sind, nach Graf Franken

309

Frank M. Meaxter

MISSOURI BOTANICAL
GEORGE [illegible]

0 1 2 3 4 5 6 7 8 9 10
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Berlin 1857

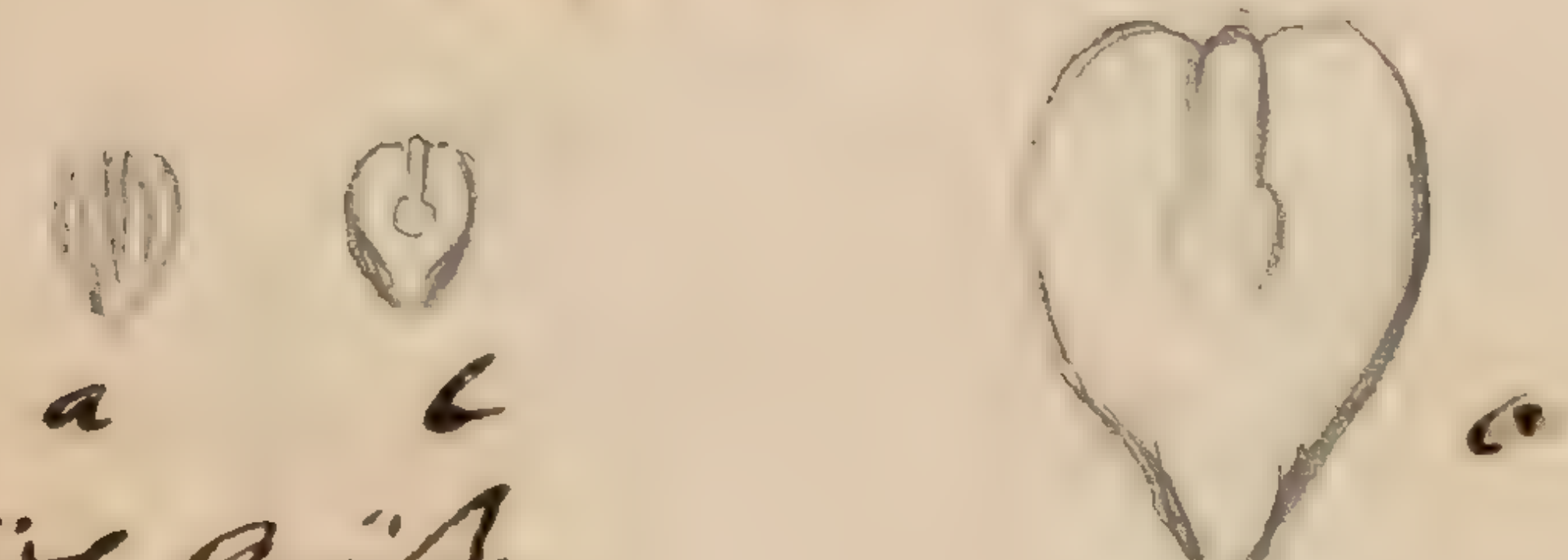
Die Pflanzen der Pfahlbauten

von Dr Oswald Heer

Aus dem Neujahrsblatt der Naturf. Gesellschaft auf das Jahr 1866. Zürich. 1865. Quart Heft pag. 54 1 Tab & Holzschnitte

pag. 24: 4. Obst- u. Beerenfrüchte der Pfahlbauten —

fig 11



natürl. Größe

c. vergrößert

310

pag. 28. : 9. Vitis vinifera L.

In den Pfahlbauten von Castione bei Parma fand Prof. Strobel Weinbeeren, welche vollkommen mit den Kernen der wilden blaubeerigen Weinrebe übereinstimmen. Es standen mir solche von Bex zur Vergleichung zu Gebote. Der Kern ist eiförmig und mit einer sehr kurzen Spitze versehen, während bei allen mir bekannten cultivirten ~~Sorten~~ Sorten [* Ich habe verglichen: die Kerne des Fendant, weissen Elsässer, blauen Clevner, Gaisrauher, Mohler] der Kern in eine längere Spitze ausgezogen und verhältnissmässig schmäler ist. Im Bronze Zeitalter fand sich daher in Mittelitalien die wilde Weinrebe, deren Beeren eingesammelt wurden. Für die Schweizer-Pfahlbauten ist sie noch nicht festgestellt worden. Es wurden mir zwar einige Traubenbeeren von Morges zugeschickt, doch scheinen dieselben jüngeren Ursprungs zu sein, und

stimmen in der Form mit unseren kultivirten Sorten überein.

Étude des Tufs de Montpellier
par G. Planchon
Paris & Montpellier 1864

Fossils des Tufs p. 26

p. 31 &c Clematis Vitalba
Acer monspessulanum
Acer opulifolium & var neapolitanum

p. 33. Vitis vinifera L.

Castelnau — Gasconnet. [locality]

Feuilles membraneuses, cordiformes, à peine lobées ou sans lobes, à bords inégalement et grossièrement dentés. Cinq nervures principales, nervures secondaires recourbées en arc et aboutissant aux dents du bord. Nervures tertiaires se détachant à angle presque droit et formant des aires irrégulières, en général de forme quadrilatère allongée. Réseau à mailles lâches.

Les empreintes de cette espèce ne se rencontrent guère qu'en fragments; il y en a cependant de dimensions très-réduites, qui ne devaient pas avoir dans leur intégrité plus de 2 cent. de haut sur autant de large. Malgré cet état imparfait de conservation, on peut juger, par les débris qui nous restent de la forme générale du limbe. Les petites feuilles et les moyennes devaient être à peine lobées ; quelques unes même ne l'étaient certainement pas du tout. Les grandes feuilles sont en fragments beaucoup trop imparfaits pour qu'on puisse rien indiquer à leur égard.

Le Vitis vinifera se montre spontané ou subspontané (nous reviendrons plus loin sur cette question), non seulement dans les localités où la vigne a été depuis longtemps cultivée, mais aussi dans les endroits qui paraissent vierges de toute culture. La forme à feuilles sans lobes se rencontre fréquemment, répondant parfaitement à nos empreintes. Élle est mêlée avec la forme à feuilles profondément lobées : on trouve même les deux types sur la même souche

Ilex aquifolium
Rubus discolor
Cotoneaster pyracantha
Hedera Helix
Cornus sanguinea
Viburnum Tinus
Rubia peregrina γ. angustifoli
Fraxinus excelsior
F. ornus
Phillyrea media & angustifoli
Laurus nobilis
Buxus sempervirens
Ficus Carica
Ulmus campestris
Quercus sessilifoli & Ilex

Salix cinerea
Alnus glutinosa
Pinus Laricio !
Smilax aspera
Typha angustifolia
Sparganium ramosum.
Pteris aquilina
Scolopendrium officinale
Fegatella conica

pag. 64. Les Vignes qui se développent loin de toute culture dans les bois, où elles n'ont jamais été volontairement apportées par l'homme, peuvent paraître réellement spontanées. Proviennent-elles des cultures ou sont-elles indigènes ? M. DeCandolle (Geogr bot. II. 919) admet comme patrie originaire bien constatée de la Vigne la région inférieure du Caucase et Il ajoute qu'elle se sème et se naturalise aisément dans les contrées tempérées de l'ancien Monde. D'autres auteurs, M. Lavalle entre autres (des grands vins de la Côte d'Or Dijon, 1859 pag 8) croient qu'il serait possible de lui attribuer une aire beaucoup plus étendue, et admettraient volontiers qu'elle est originaire des contrées tempérées de l'Europe aussi bien que de l'Asie centrale. M Henri Marès (le Livre de la Ferme, 1863 8e fascicule) regarde comme indigènes les Vignes qui paraissent sauvages dans nos bois. Les études fossiles viennent à l'appui de cette idée elles révèlent des traces évidentes de la Vigne tantôt en Italie (Gaudin) que dans nos environs. etc

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Hofmeister, Morphologie 1868

pg. 556: Passalacqua fand unter den Pflanzen ersten altägyptischen Mumiensärgen ....
... Vitis vinifera var. monopyrena ...
Triticum vulgare ......

Auf derselben pag. über die Keimfähigkeit der Samen – Zeugniß von DC. Physiol. [illegible] [illegible] bis 5 Jahre — [illegible] — daß Mimosa pudica im Bot. Gart. Paris 60 Jahre — Cook's Filices ditto 60 Jahre in England. !!

p. 561 Geschichte der Dahlia Varietäten, die 1788 u. 1804 aus Mexico nach Madrid u. nach England kamen. 1807 die erste gefüllte

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"Burger" (at Krug's, Napa Valley) has lobed woolly leaves; berries rather small or middle sized, white, very juicy, rather watery, not very sweet. Lake Burger ?? 312

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Vitis

Corinths, called in England Currants
were first cultivated in the neighborhood
of Corinth at the end of the 17 century
where the seedless small grape was
accidentally discovered in a wild
state.

At present about 13 millions
of francs worth of Corinths are
exported.

313

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Der Rheinische Weinbau von Joh. Metzger
Heidelberg 1827.

pag 1. der Weinstock und seine formen
2. das Rebholz u. seine form und beschaffenheit
3. die blätter u. ihre form und bekleidung etc.
5 die Blüthen früh oder spät; einfach oder [illegible]
" die Trauben
6 Stiel
" Stielchen
" Beeren größe, form, farbe, gedrängtheit, duft, haut, Stielchen u. Narbe
fleischigkeit
1. 2. 3. 4 kernig.

I. Beeren rund
a groß
b mittelmäßig
c klein

II Beeren länglich rund
a groß, b mittelmäßig; c klein

III Beeren lang
a groß, b mittelmäßig, c klein.

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p. 12 Trollinger (Fleischtraube) Beere groß, zweikernig
16 rother ditto, Beere 3–4 kernig
18. Tokayer, rother (ob wirklich Tokayer? aber am Rhein so genannt) alle 2 kernig.
23. Gutedel 2 kernig (zuweilen Oesterreicher genannt, welches aber auf den Sylvaner
Seit 2–300 Jahren am Rhein aus Frankreich eingeführt
29. früher Gutedel, Diamant Traube, meist ein kernig
35 Hudler oder Rothreifler, 2–3 kernig
39 Alben = Kleinberger, Elbling 2–3 kernig
47 Muskateller, 2–3 kernig (Tafeltraube
65 Sylvaner oder Oesterreicher 1, selten 2 kernig.
77 Burgunder später, weißer (auch weißer Clävner) 1–2 kernig
83 Rießling 2 kernig (bloß am Rhein!
"Capucin soll den Rießling gemacht sein."
93 Orleans süß (Tafeltrauben) 2 kernig.
weißer Orleans, im Rheingau, 2–3 kernig
soll v. Karl d. Gr. auf Ingelheim gepflanzt sein.
Tafel u. Weinberg trauben
97 Veltliner 1–2 kernig. rothe Fleischtrauben
100 Frankenbeere 2 kernig
105 Clävner, schwarzer = Ruländer (Kaufmann Ruland in Speier)
meist 2 kernig
(Trauben Beeren meist 2, groß, weiß).
Liefert den köstlichsten rothen Wein
früher der "frühe schwarze Burgunder" schlechte Weinbergstraube
aber oft ungleich reifend. Jacobstraube
112 Rothe Traminer (Tramin in Tyrol) 2 kernig.

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Gasconade Co, Missouri

1500 acres vineyards

4.500.000 ℔ Grapes in 1880 (excellent harvest)

375.000 Gall wine

Therefore 1 acre = 3000 ℔ Grapes

= 250 Gall wine

or 25 ℔ = 1 Gall wine

0 1 2 3 4 5 6 7 8 9 10
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Tables Showing the Maximum Annual Cost of $1,000 Insurance in the

NEW-YORK LIFE INSURANCE COMPANY.

The Company being Purely Mutual, as well as Old, Large and Prosperous,

This nominal cost is LARGELY REDUCED every year after the first, BY DIVIDENDS, unless the dividends are otherwise applied at the Policy-holder's request.

Table No. 1.
ANNUAL PREMIUMS,
To Secure $1,000.

PAYABLE AS INDICATED, OR AT DEATH, IF PRIOR.

Age.	At Death only.	In 35 Years.	In 30 Years.	In 25 Years.	In 20 Years.	In 15 Years.	In 10 Years.
25	$19.89	$26.33	$30.61	$37.17	$47.68	$66.02	$103.91
26	20.40	26.57	30.80	37.34	47.82	66.15	104.03
27	20.93	26.83	31.02	37.52	47.98	66.29	104.16
28	21.48	27.11	31.25	37.72	48.15	66.44	104.29
29	22.07	27.42	31.50	37.92	48.33	66.60	104.43
30	22.70	27.76	31.78	38.16	48.53	66.77	104.58
31	23.35	28.13	32.09	38.41	48.74	66.96	104.75
32	24.05	28.54	32.43	38.69	48.97	67.16	104.92
33	24.78	28.98	32.79	38.98	49.22	67.36	105.11
34	25.56	29.46	33.19	39.31	49.49	67.60	105.31
35	26.38	30.00	33.63	39.68	49.79	67.85	105.53
36	27.25	30.58	34.11	40.07	50.11	68.12	105.75
37	28.17	31.22	34.64	40.50	50.47	68.41	106.00
38	29.15	31.93	35.23	40.98	50.86	68.73	106.28
39	30.19	32.70	35.88	41.52	51.30	69.09	106.58
40	31.30	33.55	36.59	42.10	51.78	69.49	106.90
41	32.47	....	37.38	42.75	52.31	69.92	107.26
42	33.72	....	38.24	43.47	52.89	70.40	107.65
43	35.05	....	39.19	44.26	53.54	70.92	108.08
44	36.46	...	40.23	45.12	54.25	71.50	108.55
45	37.97	....	41.37	46.08	55.04	72.14	109.07
46	39.58	....	....	47.15	55.91	72.86	109.65
47	41.30	....	....	48.32	56.89	73.66	110.30
48	43.13	....	....	49.61	57.96	74.54	111.01
49	45.09	....	....	51.04	59.15	75.51	111.81
50	47.18	....	....	52.60	60.45	76.59	112.68
51	49.40	....	....	....	61.90	77.77	113.64
52	51.78	....	....	....	63.48	79.07	114.70
53	54.31	....	....	....	65.22	80.51	115.86
54	57.02	....	....	....	67.14	82.09	117.14
55	59.91	....	....	....	69.24	83.82	118.54
56	63.00	....	....	....	....	85.73	120.09
57	66.29	....	....	....	....	87.84	121.78
58	69.82	....	....	....	....	90.15	123.64
59	73.60	....	....	....	....	92.70	125.70
60	77.63	....	....	....	....	95.50	127.96
61	81.96	....	....	....	....	....	130.45
62	86.58	....	....	....	....	....	133.19
63	91.54	....	....	....	....	....	136.20
64	96.86	....	....	....	....	....	139.52
65	102.55	....	....	....	....	....	143.16

Table No. 2.
ANNUAL PREMIUMS FOR TEN YEARS,
To Secure $1,000.

PAYABLE AS INDICATED, OR AT DEATH, IF PRIOR.

Age.	At Death only.	In 35 Years.	In 30 Years.	In 25 Years.	In 20 Years.	In 15 Years.	Age.
25	$42.56	$52.50	$58.14	$65.64	$75.39	$87.92	25
26	43.37	52.82	58.39	65.83	75.54	88.05	26
27	44.22	53.17	58.65	66.04	75.71	88.19	27
28	45.10	53.54	58.94	66.26	75.89	88.34	28
29	46.02	53.95	59.25	66.50	76.08	88.50	29
30	46.97	54.40	59.60	66.76	76.29	88.67	30
31	47.98	54.90	59.98	67.06	76.52	88.86	31
32	49.02	55.44	60.39	67.37	76.76	89.06	32
33	50.10	56.03	60.84	67.70	77.02	89.27	33
34	51.22	56.67	61.33	68.08	77.30	89.50	34
35	52.40	57.37	61.87	68.49	77.62	89.75	35
36	53.63	58.13	62.46	68.93	77.95	90.02	36
37	54.91	58.96	63.10	69.42	78.33	90.31	37
38	56.24	59.86	63.81	69.96	78.73	90.63	38
39	57.63	60.84	64.59	70.56	79.18	90.98	39
40	59.09	61.90	65.44	71.21	79.68	91.37	40
41	60.60	....	66.37	71.93	80.23	91.79	41
42	62.19	...	67.39	72.72	80.83	92.26	42
43	63.84	....	68.50	73.58	81.49	92.78	43
44	65.57	....	69.70	74.54	82.22	93.34	44
45	67.37	....	71.01	75 58	83.03	93.97	45
46	69.26	....	....	76.74	83.93	94.67	46
47	71.25	....	....	78.01	84.92	95.46	47
48	73.32	....	....	79.39	86.02	96.31	48
49	75.49	....	....	80.90	87.22	97.27	49
50	77.77	....	....	82.54	88.54	98.32	50
51	80.14	....	....	....	89.99	99.48	51
52	82.63	....	....	....	91.58	100.74	52
53	85.22	....	....	....	93.30	102.14	53
54	87.94	....	....	....	95.19	103.67	54
55	90.79	....	....	....	97.24	105.34	55
56	93.78	....	....	....	....	107.18	56
57	96.91	....	....	....	....	109.20	57
58	100.21	....	....	....	....	111.41	58
79	103.68	....	....	....	....	113.83	59
60	107.35	....	....	....	....	116.49	60
61	111.23	....	....	....	....	....	61
62	115.32	....	....	....	....	....	62
63	119.66	....	....	....	....	....	63
64	124.28	....	....	....	....	....	64
65	129.18	....	....	....	....	....	65

THE COST OF INSURANCE.

TWO OR three things are to be noted in connection with the rates given on this page.

1. These are the *maximum* rates. They are actually paid *only the first year*, unless one chooses to leave his dividends with the Company, and allow them to increase the amount of his insurance. With this qualification, the amounts given in Table 1 are to be paid every year *until the Policy becomes due*, either by the death of the person insured, or by the expiration of the time designated at the head of the column from which the rate is taken.

The amounts in Table 2 are to be paid (with the same qualification as above) every year *for ten years*, and the insurance is payable, as in the other case, at the time indicated at the head of the column from which the rate is taken. In both cases the insured participates in the profits of the Company until the Policy becomes due; and where the premiums are paid according to Table 2, if the insured survives the ten years, the dividends are paid in cash, or by increasing the amount of insurance.

It will be seen that these are the rates for three kinds of policies, called respectively, Ordinary Life, Limited Payment Life, and Endowment Policies. The special advantage of the first is that it gives more insurance for a given sum paid annually than the others, though it may be necessary to continue the payments longer. The special advantage of the Limited Payment Life Policy is that the payments may all be made while the insured is still young, or in active business; then if he lives to old age the policy is not a continual expense; but, on the contrary, the dividends will, if he chooses, afford him a yearly income in cash. The special advantage of the Endowment Policy is that it gives the insured the advantage of a limited term as to payments; provides insurance during the period in which his death would cause most embarrassment to his family; and, if he lives to the stipulated age, the amount is paid to him at a time when he may need it.

Rates for policies paid up by 5, 15, 20 or 25 annual payments, will be furnished on application to the Company. Policies issued with premiums payable semi-annually or quarterly.

315-A

Produce in France & elsewhere

Cultivation & elsewhere

"THE VERY VERGE OF SAFETY."

"Is not competition approaching a stage wherein it may and will undermine the very *nature* of the insurance contract,—which is absolute security? The true meaning of the word insurance is to MAKE SURE. If the office is always to be placed on the very brink of safety; if the last cent or the last five cents [on each $100 of insurance] is to be computed away from the coffers of the company, * * * whence is to come the fund for errors of judgment, and for the "great judgments of fire" which are now believed, and not without reason, to be suspended, as it were, *in terrorem*, over the heads of all fire underwriters, at least on this continent?"

The above extract from the address of Mr. Cornelius Walford, of London, probably the most learned man in the world on matters pertaining to the theory and history of insurance, are deserving of careful consideration by fire and life underwriters alike. The disposition to place every thing "on the very brink of safety" is one that the New-York Life has always combated and avoided. It has therefore resisted the temptation to reduce its schedule rates, knowing that *such a reduction would not reduce the cost of insurance, but would reduce the resources, and the ability to meet unforeseen disaster, of any company that should venture to do it.*

As a second precaution against being crowded to "the very brink of safety," which is only a left-handed way of saying the brink of *ruin*—ruin being on one side and safety on the other, of the brink—the New-York Life has always estimated its liabilities by a severer standard than the law, by which its solvency would be tested, requires. The law says a life company must keep at a certain distance from the brink of ruin; the company draws a line still farther away, and says: "We will not go beyond this." Every prudent man does something like this. If he expects to need $100 while on a journey, he takes more than that, especially if he is going where none can be obtained in case of need.

Once more, the New-York Life puts another bulwark between itself and the brink of ruin, *by keeping a large surplus according to its own standard.* Should it yield to the temptation, for example, to pay unusually large dividends this year, and so reduce its surplus to a very low point, it might advertise itself, perhaps, and secure many new policy-holders, all of whom would expect an equally large dividend next year, and feel that they had been deceived if they did not get it; but no real good would come from such a course; on the contrary, it would be productive of much harm. The company's ability to cope with unforeseen disasters in the business world, or with "great judgments" of disease, would be diminished, and its policy-holders, as a body, would be less content than they are with the results of a safer policy. The company has always made safety the first article in its creed; for the second it has chosen *safety*; and for the third, SAFETY. It has realized that it is in the *insurance* business, which means the business of *making sure* certain things for its patrons; and having grown strong and prosperous under the triumvirate of principles named above, it proposes to abide under their beneficent rule.

THE BENEFITS OF LIFE INSURANCE.

The following Table illustrates the Benefits of a Policy in the New-York Life Insurance Company, as exemplified in the actual Payment of Losses by that Company, during the Month of October, 1879.

Name.	Residence.	Occupation.	Amount of Policy.	Premiums paid, less Dividends.	Profit on Investment.	Amount rec'd for every $100 paid to Co.
Darwin Dubois	Lake Mills, Wis	Surgeon	$1,044	$596.84	$447.16	$175
Samuel N. Church	New-York City	Merchant	5,000	3,338.74	1,661.26	149
Rob't T. Ambler*	Brooklyn, N. Y	Dentist	3,587	927.31	2,659.69	386
John G. Case	New London, Conn	Photographer	5,000	2,257 23	2,742.77	221
C. H. Rathbun*	Buffalo, N. Y	Contractor	3,102	926.74	2,175.26	334
Thomas Nestor	Richmond, Ind	Merchant	2,000	1,199.98	800.02	166
Elisha Thornton	New Bedford, Mass	Druggist	10,000	5,479.56	4,520.44	182
Josiah Colby †	Brooklyn, N. Y	Merchant	16,406	9,042.93	7,363.07	181
C. V. Peckham	Stonington, Conn	Carder	1,000	688 36	311.64	145
D. L. Meyers	Cape Girardeau, Mo	Actor	1,075	258.54	816.46	415
H. Kisner	Lebanon, Ill	Carpenter	1,500	1,224.86	275.14	122
Henry Lieber	Louisville, Ky	Merchant	5,000	1,872.98	3,127.02	267
Wm. Kriegshaber	Louisville, Ky	Insurance Agent	1,000	252.51	747.49	396
Wm. Sidenberg	New-York City	Manufacturer	6,855	3,258.60	3,596.40	210
M. L. Badgley	Newark, N. J	....	696	235.73	460.27	295
J. Kugelman	New-York City	Butcher	5,169	929.32	4,239.68	556
Jas. M. Porter*	Easton, Pa	Lawyer	10,000	2,279.20	7,720.80	438
Moses T. Morgan	Binghamton, N. Y	Real Estate Agent	10,000	2,770.60	7,229.40	361
James A. Bates	Chester, Pa	Grocer	1,057	676.35	380.65	156
George Hormel	New-York City	Tailor	1,016	533.99	482.01	190
Louis Tetens	Brooklyn, N. Y	Broker	4,081	514.02	3,566 98	794
J. W. Hobart	N. Amherst, Mass	Farmer	900	509.32	390.68	176
A. H. Gilbert	San Diego, Cal	Lumber Dealer	5,000	576 00	4,424.00	868
Wm. J. Keaton	Dixon, Mo	Farmer	1,000	87.45	912.55	1,144
A. W. Greene	Raisinville, Mich	Farmer	129	77.54	51.46	166
A. Castelberg	Little Rock, Ark	Confectioner	603	206.74	396.26	291
J. C. H. John	La Guaira, Venz., S. A.	Merchant	12,797	2,622.00	10,175.00	488
R. L. Bowman	Edenburg, Pa	Merchant	1,014	59.67	954.33	1,699
Edwin Hall	Philadelphia, Pa	Merchant	10,000	1,452.00	8,548.00	688
Isaac C. Bateman	San Francisco, Cal	Capitalist	5,000	297.60	4,702.40	1,680
W. B. Lydenberg	Dayton, Ohio	Coal Dealer	1,000	102.90	897.10	971
A. G. DaLee	Lawrence, Kan	Photographer	1,011	197.05	813.95	513
S. W. Baldwin	Orange, N. J	Manufacturer	8,957	5,827.56	3,129.44	153
F. F. Cuza	Cuba, W. I	Merchant	15,143	1,264.50	13,878.50	1,197
Benj. F. Fitch	Louisville, Ky	Merchant	10,000	272.50	9,727.50	3,669
Wm. Mitchell	San Francisco, Cal	Clerk	3,000	952.95	2,247.05	398
* Two Policies. † Three Policies.	**Totals and Averages for the Month**		**$170,142.00**	**$53,570.17**	**$116,571.83**	**$317**